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In re:

CHARLES TURNBULL,

CHRISTINE RENEE TURNBULL,

Debtors.

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Entered on Docket September 09, 2010 GLORIA L. FRANKLIN, CLERK U.S BANKRUPTCY COURT NORTHERN DISTRICT OF CALIFORNIA

Signed: September 09, 2010



ALAN JAROSLOVSKY U.S. Bankruptcy Judge

Attorney for Movant
WELLS FARGO BANK, N.A., ALSO KNOWN AS WACHOVIA MORTGAGE,
A DIVISION OF WELLS FARGO BANK, N.A., AND FORMERLY KNOWN AS
WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS
BANK, FSB, ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST

MARISOL A. NAGATA State Bar No. 221387

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF CALIFORNIA

CASE NO.: 10-11432 AJ-7

CHAPTER: 7

R.S. NO.: EAT-964

ORDER GRANTING MOTION FOR RELIEF FROM THE AUTOMATIC STAY

DATE: August 12, 2010

TIME: 9:00 a.m.

PLACE: U.S. Bankruptcy Court

99 South E Street Santa Rosa, California

The motion of Secured Creditor, WELLS FARGO BANK, N.A., ALSO KNOWN AS WACHOVIA MORTGAGE, A DIVISION OF WELLS FARGO BANK, N.A, AND FORMERLY KNOWN AS WACHOVIA MORTGAGE, FSB, FORMERLY KNOWN AS WORLD SAVINGS BANK, FSB ("Movant), ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST, for relief from the automatic stay came on regularly for hearing by the Court on the date, time and place set forth above, the

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HONORABLE ALAN JAROSLOVSKY, United States Bankruptcy Judge presiding. All appearances were notated on the record. For the reasons set forth on the record and in the minutes of the proceedings, it is

ORDERED, ADJUDGED AND DECREED that the automatic stay imposed by 11 U.S.C. § 362(a) shall be and is hereby terminated, as to Movant, its successors and assigns, thereby permitting enforcement of its contractual default remedies against the security described in that certain Deed of Trust recorded on October 22, 2004 as Book No. 20041022 on Page 0001725 in the Office of the County Recorder of Clark County, Nevada, including that certain real property commonly known as 3125 North Buffalo Drive, Unit 1105, Las Vegas, Nevada 89128 and legally described as follows:

PARCEL ONE (1): UNIT NO. 1105 IN BUILDING 38, AS SHOWN AND DESCRIBED IN THE FINAL MAP OF MAR A LAGO 2 ("MAP") RECORDED ON FEBRUARY 16, 1994, IN BOOK 60 OF PLATS, PAGE 45, IN THE OFFICE OF THE CLARK COUNTY RECORDER.

PARCEL TWO (2): AN UNDIVIDED 1/12 FEE SIMPLE INTEREST AS TENANT IN COMMON IN AND TO ALL THE REAL PROPERTY, INCLUDING WITHOUT LIMITATION THE COMMON ELEMENT LYING WITHIN PHASE X DEFINED IN THE DECLARATION REFERRED TO BELOW, IN COMMON LOT X AS SHOWN AND DELINEATED ON THE MAP REFERRED TO ABOVE.

EXCEPTING THEREFROM ALL UNITS AS SHOWN ON THE MAP.

RESERVING THEREFROM THE BENEFIT OF GRANTOR, ITS SUCCESSORS IN INTEREST, AND OTHERS, EASEMENTS FOR ACCESS, INGRESS, EGRESS, ENCROACHMENT, SUPPORT, MAINTENANCE, DRAINAGE, USE, ENJOYMENT, REPAIRS, AND OTHER PURPOSES, ALL AS DESCRIBED IN THE MASTER DECLARATION OF COVENANTS, CONDITIONS, AND RESTRICTIONS AND RESERVATIONS OF EASEMENTS FOR DESERT SHORES RECORDED ON JUNE 1, 1988, IN BOOK 880601, AS DOCUMENT NO. 00011, AS AMENDED BY THE FIRST AMENDMENT THERETO RECORDED ON NOVEMBER 3, 1988, IN BOOK 881103, AS DOCUMENT NO. 00142, THE SECOND AMENDMENT THERETO RECORDED ON SEPTEMBER 25, 1991, IN BOOK 910925, AS DOCUMENT NO. 01053, THE THIRD AMENDMENT THERETO RECORDED ON SEPTEMBER 30, 1992, IN BOOK 920930, AS DOCUMENT NO. 01206 AND THE FOURTH AMENDMENT THERETO RECORDED JANUARY 19, 1195, IN BOOK 950119, AS DOCUMENT NO. 00990. DECLARATION"), (COLLECTIVELY. THE "MASTER THE **NOTICE** ANNEXATION OF TERRITORY AND SUPPLEMENTAL DECLARATION FOR

DESERT SHORES AND ESTABLISHMENT OF SUPPLEMENTAL DECLARATION **SHORES** AND **ESTABLISHMENT DESERT** OF **SUPPLEMENTAL** DECLARATION FOR DESERT SHORES AND ESTABLISHMENT OF DELEGATE DISTRICT (DELEGATE DISTRICT NO. 7) RECORDED ON AUGUST 31, 1988, IN BOOK 880331, AS DOCUMENT NO. 00402, AS AMENDED BY THE FIRST AMENDMENT THERETO RECORDED NOVEMBER 8, 1989, IN BOOK 891103, AS DOCUMENT NO. 00539 (COLLECTIVELY, THE "NOTICE OF ANNEXATION"), AND THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS AND RESERVATIONS OF **EASEMENTS** FOR MAR-A-LAGO ("DECLARATION") RECORDED ON MARCH 24, 1993, IN BOOK 930324, AS DOCUMENT NO. 00972, AND RE-RECORDED MARCH 29, 1993, IN BOOK 930329, AS DOCUMENT NO. 01079, ALL IN THE OFFICIAL RECORDS OF CLARK COUNTY, NEVADA.

FURTHER RESERVING THEREFROM FOR THE BENEFIT OF THE OWNERS OF CONDOMINIUMS IN THE MAR-A-LAGO CONDOMINIUM PROJECT EXCLUSIVE EASEMENTS FOR USE FOR PATIO, BALCONY AND PARKING PURPOSES, OVER AREAS DEFINED AS LIMITED COMMON ELEMENTS IN THE DECLARATION.

PARCEL THREE (3): NON-EXCLUSIVE EASEMENT FOR ACCESS, INGRESS, EGRESS, USE, ENJOYMENT, DRAINAGE, ENCROACHMENT, SUPPORT, MAINTENANCE, REPAIRS, AND FOR OTHER PURPOSES, ALL AS DESCRIBED IN THE MASTER DECLARATION, THE NOTICE OF ANNEXATION AND THE DECLARATION.

PARCEL FOUR (4): AN EXCLUSIVE EASEMENT APPURTENANT TO PARCELS NO. 1 AND 2 DESCRIBED ABOVE, FOR BALCONY PURPOSES, OVER AREAS DEFINED AND DESCRIBED AS LIMITED COMMON ELEMENTS IN THE DECLARATION AND AS SHOWN AND ASSIGNED ON THE MAP.

PARCEL FIVE (5): AN EXCLUSIVE EASEMENT APPURTENANT TO PARCEL NO. 1 AND NO. 2 DESCRIBED ABOVE, FOR USE FOR PARKING PURPOSES, OVER AREAS DEFINED AS DESCRIBED AS LIMITED COMMON ELEMENTS IN THE DECLARATION AND AS SHOWN AND ASSIGNED ON THE MAP.

APN NO: 138-16-517-087.

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ORDERED, ADJUDGED AND DECREED that Movant, its successors and assigns, shall be and are hereby authorized to enforce its rights and remedies under applicable non-bankruptcy law with regard to the above collateral, all in accordance with the laws of the State of Nevada.

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ORDERED, ADJUDGED AND DECREED that the terms of this Order shall be deemed effective and enforceable immediately upon its entry with no stay on its enforcement as prescribed by *Rule 4001(a)(3)* of the *Federal Rules of Bankruptcy Procedure*.

** END OF ORDER **

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